

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	Geoffery H. Dreyer	
Appln. No.	To Be Assigned	
Filed	_____	
Title	METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME	

**DECLARATION AND POWER OF ATTORNEY
FOR UTILITY PATENT APPLICATION
(37 C.F.R. § 1.63)**

As a below named inventor, I hereby declare that my mailing address and citizenship are as stated below.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled:

METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME

the specification of which:

is attached hereto OR
 was filed on _____ as United States Application Number _____ or PCT International Application Number _____
 and amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information known to me that is material to patentability as defined in 37 C.F.R. 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? Yes <input type="checkbox"/> No <input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s), or under Section 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, Section 112.

Application Number(s)

10/259,116

Filing Date (MM/DD/YYYY)

September 27, 2002

POWER OF ATTORNEY

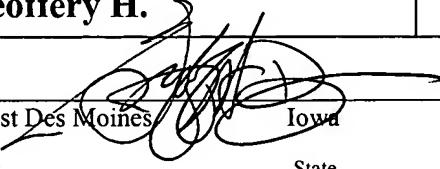
I hereby appoint the Dorsey & Whitney LLP attorneys and agents associated with Customer Number 25934 to prosecute the patent application identified above and to transact all business in the Patent and Trademark Office connected therewith, including full power of association, substitution, and revocation.

PLEASE DIRECT ALL CORRESPONDENCE TO:

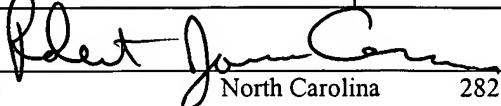
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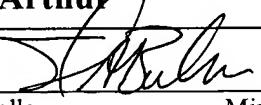
Name	Brian J. Laurenzo, Reg. No. 34,207
Address	DORSEY & WHITNEY LLP 801 Grand Avenue Suite 3900 Des Moines, IA 50309
Telephone	515-283-1000
Fax	515-283-1060

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Sole or First Inventor:				
Given Name (First and middle)		Family Name or Surname		
Geoffery H.		Dreyer		
Inventor's Signature				Date: <i>12/19/03</i>
Residence	West Des Moines City	Iowa State	50265 Zip	Citizenship: US
Post Office Address	213 S. 31 st Street			

Second Inventor:				
Given Name (First and middle)		Family Name or Surname		
Mark C.		Oman		
Inventor's Signature			Date: 12/19/03	
Residence	West Des Moines	Iowa	50266	Citizenship: US
Post Office Address	1588 Burr Oaks Drive			

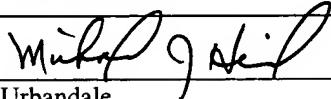
Third Inventor:		
Given Name (First and middle)		
Robert James		
Inventor's Signature		
Residence	Charlotte	North Carolina
	City	State
		Zip
Post Office Address	28277	
	Citizenship: US	
	Date: 12/19/03	
13125 Darby Chase Drive		

Fourth Inventor:				
Given Name (First and middle)		Family Name or Surname		
Steven Arthur		Bulmer		
Inventor's Signature			Date: <i>12-23-03</i>	
Residence	Apple Valley City	Minnesota State	55124 Zip	Citizenship: US
Post Office Address	13937 Dublin Road			

Fifth Inventor:				
Given Name (First and middle)		Family Name or Surname		
Eric A.		Malchodi		
Inventor's Signature				Date: 2/20/2006
Residence	Apple Valley City	Minnesota State	55124 Zip	Citizenship: US
Post Office Address	14076 Fountain Avenue			

Sixth Inventor:				
Given Name (First and middle)		Family Name or Surname		
Michael John		DeVito		
Inventor's Signature				Date: <i>12-19-03</i>
Residence	Urbandale	Iowa	50323	Citizenship: US
City	State	Zip		
Post Office Address	12819 Wilden Drive			

Seventh Inventor:				
Given Name (First and middle)		Family Name or Surname		
Nancy G.		Brennan		
Inventor's Signature	<i>Nancy G. Brennan</i>		Date: <i>1/2/04</i>	
Residence	New York	New York	10009	Citizenship: US
City	State	Zip		
Post Office Address	6 Stuyvesant Oval #11G			

Eighth Inventor:				
Given Name (First and middle)		Family Name or Surname		
Michael J.		Heid		
Inventor's Signature			Date: 12/19/03	
Residence	Urbandale	Iowa	50323	Citizenship: US
City	State	Zip		
Post Office Address	3509 133 rd Way			

Ninth Inventor:				
Given Name (First and middle) Family Name or Surname				
Timothy P. O'Brien				
Inventor's Signature			Date: 12/19/03	
Residence	Charlotte	North Carolina	28226	Citizenship: US
Post Office Address	5056 Virginian Lane			

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(b)

Geoffery H. Dreyer, Mark C. Oman, Robert J. Caruso, Steven A. Bulmer,
 Applicant/Patent Owner: Eric A. Marchodi, Michael J. DeVito, Nancy G. Brennan, Michael J. Heid
 and Timothy P. O'Brien

Application No./Patent No.: To be assigned Filed/Issue Date: HerewithEntitled: A Method of Refinancing a Mortgage Loan and a Closing Package for sameWells Fargo Home Mortgage, Inc., a Corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. the assignee of the entire right, title, and interest; or2. an assignee of less than the entire right, title and interest.The extent (by percentage) of its ownership interest is _____ %
in the patent application/patent identified above by virtue of either:A. An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.**OR**B. A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

2. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

3. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

 Additional documents in the chain of title are listed on a supplemental sheet. Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

February 2, 2004

Date

(515) 213-4382

Telephone number

September Wethington-Smith

Typed or printed name



Signature

Associate General Counsel

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

ASSIGNMENT

Whereas, we, Geoffery H. Dreyer, Mark C. Oman, Robert J. Caruso, Steven A. Bulmer, Eric A. Malchodi, Michael J. DeVito, Nancy G. Brennan, Michael J. Heid, and Timothy P. O'Brien have jointly invented certain new and useful improvements in a **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**, for which an application for Letters Patent of the United States is being made, said application having been executed on _____, and which may be identified in the United States Patent Office by Serial No. 10/259,116, filed September 27, 2002; and

Whereas, Wells Fargo Home Mortgage, Inc. ("Company"), a corporation organized and existing under the laws of the State of California, and having its principal offices at 1 Home Campus, Des Moines, Iowa 50328, is desirous of acquiring the entire right, title and interest in and to said invention, said application and in, to and under any and all Letters Patent to be obtained therefor;

Now, therefore, for and in consideration of One Dollar (\$1.00) and other good and valuable consideration to us in hand paid by Company, the receipt of which is hereby acknowledged, we have sold, assigned and transferred, and by these presents do hereby sell, assign and transfer unto Company, its successors and assigns, our entire right, title and interest in and to said invention, said application, all divisions, continuations or renewals thereof, and the Letters Patent, both foreign and domestic, that may or shall issue therefrom, including all reissues or extensions of such patents and all of my rights under the International Convention, and we do hereby authorize and request the Commissioner of Patents to issue said Letters Patent to the above-mentioned assignee in accordance herewith.

We hereby authorize the above-mentioned assignee, its successors and assigns, or anyone it may properly designate, to insert in this instrument the filing date and serial number of said application when ascertained.

We further authorize said assignee, its successors and assigns, or anyone it may properly designate, to apply for Letters Patent, in its own name if desired, in any and all foreign countries, and additionally to claim the filing date of said United States application and/or otherwise take advantage of the provisions of the International Convention.

Upon said consideration we do hereby covenant and agree with the said assignee, its successors and assigns, that we will not execute in writing or do any act whatsoever conflicting with these presents, and that we or our executors or administrators will at any time upon request, without further or additional consideration, but at the expense of the said assignee, its successors and assigns, execute such additional writings and do such additional acts as said assignee, its successors and assigns, may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, divisional, reissued or extended Letters Patent of the United States, or of any and all foreign countries on said invention, and in enforcing any rights occurring as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents.

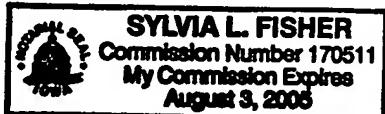
IN WITNESS WHEREOF, I have caused this document to be duly executed this
25th day of May, 2003.

Geoffrey H. Dreyer

Subscribed to and sworn to before me this 2nd day of May, 2003.

In and for Dallas County

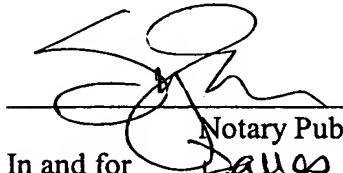
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21st day of May, 2003.

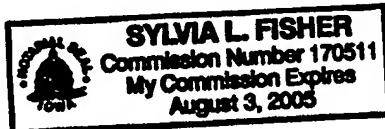

Mark C. Oman

Subscribed to and sworn to before me this 21st day of May, 2003.

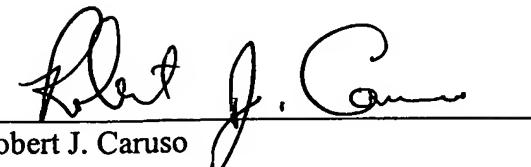


Notary Public
In and for Dallas County

Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this 22nd day
of May, 2003.



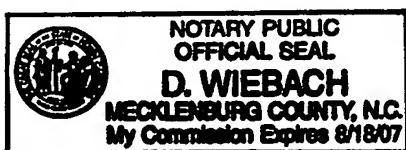
Robert J. Caruso

Subscribed to and sworn to before me this 22nd day of May, 2003.



Notary Public
In and for Mecklenburg County

Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this
29th day of MAY, 2003.

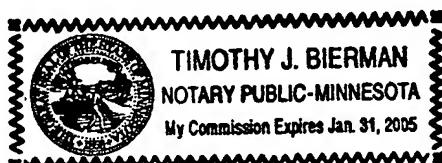


Steven A. Bulmer

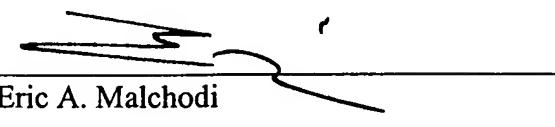
Subscribed to and sworn to before me this 29th day of MAY, 2003.

Timothy J. Bierman
Notary Public
In and for HENNEPIN County

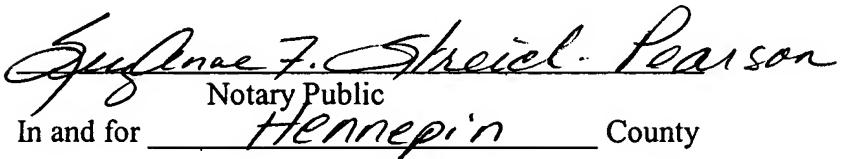
Notary Seal



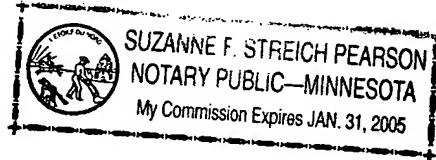
IN WITNESS WHEREOF, I have caused this document to be duly executed this
22nd day of May, 2003.


Eric A. Malchodi

Subscribed to and sworn to before me this 22 day of May, 2003.


Suzanne F. Streich Pearson
Notary Public
In and for Hennepin County

Notary Seal



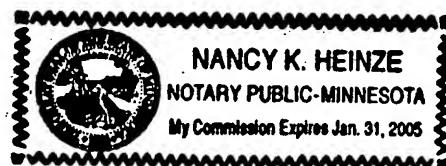
IN WITNESS WHEREOF, I have caused this document to be duly executed this
22 day of May, 2003.


Michael J. DeVito

Subscribed to and sworn to before me this 22nd day of May, 2003.

Nancy K. Heinze
Notary Public
In and for Hennepin County

Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this
23rd day of May, 2003.

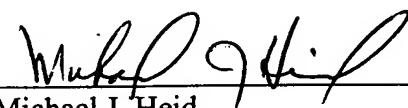
Nancy G. Brennan
Nancy G. Brennan

Subscribed to and sworn to before me this 23 day of May, 2003.

William T. Kelly
Notary Public
In and for _____ County
WILLIAM T. KELLY
Notary Public, State of New York
No. 4724547
Qualified in Westchester County
Commission Expires March 30, 2007

Notary Seal

IN WITNESS WHEREOF, I have caused this document to be duly executed this
22 day of May, 2003.

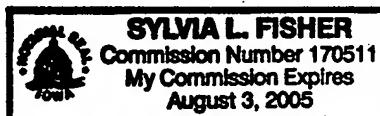

Michael J. Heid

Subscribed to and sworn to before me this 22 day of May, 2003.



Notary Public
In and for Dallas County

Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this
27th day of May, 2003.



Timothy P. O'Brien

Subscribed to and sworn to before me this 27th day of May, 2003.

Dorothy Rettig

Notary Public
In and for Mecklenburg County

Notary Seal

